

## PERSI EASY PAY

Now there is an easy way to make payments to PERSI. Our new Automate Clearing House (ACH) deposit program, *Easy Pay*, enables you to initiate payments by calling a toll-free telephone number the day before the due date. Mellon Bank will electronically transfer funds from your local bank account to PERSI. *Easy Pay* is convenient and easy to use. Your account payment is guaranteed for timeliness. If you have WEB access, be sure to inquire about our “iTelecash” option.

After you’ve authorized your payment to PERSI, Mellon Bank will debit your local bank account and credit PERSI’s account. If your bank cannot process electronic funds transfers (EFTs), a Depository Transfer Check (DTC) can be issued against your local bank account. A DTC works like a paper check you would write except it is initiated by Mellon Bank. It is sent to your bank and serves as a withdrawal of funds from your account.

PERSI’s *Easy Pay* is different from other kinds of Electronic Fund Transfers because you - and only you - initiate payments. And you decide how far in advance you want to initiate your payment.

Payments may be accessed via an operator-assisted call or touch-tone phone, whichever is easier for you. When making a payment, you will have to report the following information to Mellon Bank:

- Company Number (this will be assigned to you)
- Location Number (this will also be assigned to you)
- Amount of Your Payment
- 6-Digit Personal Identification Number
- Effective Date
- Reporting Period End Date (this refers to Misc. Entry #1 – see “Touch Tone Phone Entry Script”)

## SAFEGUARDS

Each transaction is assigned a 4-digit verification code. The first two digits are made up of an algorithm using the dollar amount of your payment. You may, if you wish, calculate these 2 digits prior to making your payments to ensure accuracy.

Additionally, each transaction is assigned a tracing number. This provides an audit trail from Mellon Bank through the Federal Reserve System to your bank. Mellon Bank has never lost a transaction.

Before actually using *Easy Pay*, Mellon Bank will test the system using a zero dollar transaction to make sure that account numbers and routing information are correct.

If you wish, you may determine a maximum dollar figure that can be called into *Easy Pay*. Should this amount be exceeded, the operator will request verification of the amount before processing the transaction.

## GETTING STARTED

Before you begin using PERSI's *Easy Pay*, you must complete the enclosed ACH "Masterfile Payment System" authorization (setup) form. This form authorizes electronic transfer of funds for payment or credit or for depository transfer checks against your local bank account. The form also provides Mellon Bank with the details necessary to process transactions and forward payment information to PERSI.

Attach a voided business check to the form so that Mellon Bank can obtain the account and routing information. Send the completed authorization (setup) form and voided check to PERSI, 607 North 8<sup>th</sup> Street, Boise, Idaho 83702, Attn: ACH Setup

Your PIN (personal identification number) is a 6-digit number that will be assigned to you by Mellon. Only you and the Mellon Bank computer system will know this number.

Your Location Number is on the PIN assignment card. A confirmation PIN card will be sent to you by Mellon Bank. You will be assigned two location numbers and corresponding PINs, one for Base Plan contributions and one for the Choice Plan. **Please do not interchange location numbers when initiating payments to PERSI.**

## QUESTIONS AND ANSWERS

### **When do I submit my contributions using "Easy Pay"?**

At the same time as you would when paying by check. When you have your transmittal and the RS 105 ready to send (might be electronic), just dial the 800 number and enter the appropriate information for both PERSI Base and Choice Plan contributions, if any.

### **Do I fill out the RS 105 differently?**

Yes, but only slightly. At the bottom where you list each check individually, list the amounts for each ACH entry and label each amount "ACH Choice" or "ACH Base" Plan. You may have multiple entries for each type of plan if you choose.

### **How soon after I complete the signup form may I begin transmitting contributions electronically?**

After your form is received at PERSI, it will take up to 5 working days on average for you to be enrolled on the system and receive your PINs in the mail. As soon as you receive your PINs from Mellon Bank you can begin using the system.

### **How does ACH affect the "As Paid" and "As Earned" reporting?**

It doesn't. Please review the instructions sent out during May and June covering that topic. You must pay both Base and Choice plan contributions simultaneously with the transmittal report no matter which reporting method you use. PERSI cannot accept and process transmittals without full payment.

### **How does PERSI's *Easy Pay* affect check float?**

Check float is eliminated with *Easy Pay* because funds move from your bank account on the due date. Under the current payment system, you may have to mail your payment check early to avoid late mail delivery to PERSI.

### **What if my bank cannot handle Automatic Clearing House (ACH) transactions?**

For those banks that cannot process ACH entries, Mellon Bank produces depository transfer checks. A DTC is

similar to a standard check and is processed accordingly by all banks. Payment information is still received by PERSI on the due date.

**Will I receive a canceled check?**

No. The intent of this system is to eliminate paper flow. ACH debits will appear on your monthly bank statement and charge to your account. You may call your bank or wait until the monthly bank statement is received.

**Will PERSI's *Easy Pay* work with my present bank account?**

Yes. *Easy Pay* can be used with your present business checking account. All *Easy Pay* payments will appear on your bank statement. The account you have must be a business, not a personal, account.

**Will *Easy Pay* be tested with my bank account to make sure it works properly?**

Yes. After you are set up on their system, Mellon Bank will initiate a zero dollar transaction to your account to test the system.

**When will my bank account be debited?**

Your bank account will be charged on the effective date, even if you use the warehousing feature and call in your payment prior to the day before effective date.

**What if my effective date falls on a weekend or holiday?**

All phone calls must be made prior to the effective date. If the effective date falls on a weekend or holiday, the next business day becomes the effective date.

**How will I be able to tell what my daily bank account balance is?**

The *Easy Pay* amount should be entered in your bank books as you would normally write a check. If you warehouse a payment, you must be sure to note the effective date in your own records.

**What safeguards protect my account from unauthorized access?**

You will establish a unique PIN number with Mellon Bank that is known only by you and Mellon. This prevents unauthorized access to your account. You must, however, maintain the confidentiality of this information.

**Can these security safeguards be changed if we have a personnel change?**

Yes. If someone in your office terminates, you may request this unique 6-digit PIN be changed.

**What controls prevent PERSI's *Easy Pay* transactions from being lost?**

These extensive controls have been built into *Easy Pay*:

1. Every phone call into Mellon Bank is recorded for future reference.
2. Every payment is assigned a unique trace number.
3. A 4-digit verification number is given to you at the end of each conversation.
4. Before you use *Easy Pay*, a test transaction is conducted through the system into your local bank.

All of these controls provide an audit trail from Mellon Bank through the Federal Reserve/ACH systems and to your bank. In the event of a misdirected transaction, the audit trail gives Mellon the ability to locate the item and redirect it to the proper bank account.

**Where can I get more information on PERSI's *Easy Pay*?**

An *Easy Pay* Customer Support Representative has been set up at PERSI. Contact Tess Myers at (208) 334-2451, ext 235 / E-mail: [tmyers@persi.state.id.us](mailto:tmyers@persi.state.id.us) OR Cecile McMonigle at (208) 334-2451, ext 272 / E-mail: [cmcmonig@persi.state.id.us](mailto:cmcmonig@persi.state.id.us)

## **EASY PAY ACH “Masterfile Payment System” SETUP FORM INSTRUCTIONS**

Complete items shaded gray on the form.

Check the **ADD** box for your initial setup.

**Base Plan and Choice Plan Location Numbers** leave blank. They will be assigned by PERSI.

**Location Name** – This is your employer name, limited to 30 characters.

**Transit Routing** – This is the 10 digit number which is assigned to your Bank by the Federal Reserve.

**Account Number** – The business account number to which the debit is going to be drawn on.

**Max/Transaction** – This is an optional field:

Yes = You would like to set a maximum dollar amount per transaction that can be reported. If there is a transaction reported which exceeds this amount, a response will indicate that the transaction amount is larger than the maximum dollar amount set. However, this is just a message and the transaction can be forced. This field does not prohibit amounts exceeding this limit to be rejected.

No = You would not like to set a maximum dollar amount which can be reported.

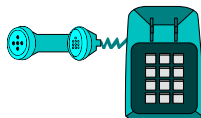
**Maximum Dollar Amount** – Complete only if you wish a maximum dollar amount per transaction.

**Location PIN Address** - This is the name and address of the individual who will receive the Personal Identification Number (PIN), which will be utilized to report transactions.

**Pin Contact Matrix** – This is the name and phone number of the individual who Mellon can contact for PIN information, if necessary.

**Authorized by** – Please sign and date this form and return it with a voided check to:

PERSI  
Attn: ACH Setup  
607 North 8<sup>th</sup> Street  
Boise, Idaho 83702



## PERSI EASY PAY TOUCH TONE PHONE ENTRY

**Call 1-800-245-2429**

SYSTEM PROMPTS	YOUR RESPONSES	NOTES
<b>PLEASE ENTER ENTRY CODE</b>	*8353*14488*4321#	
<b>ENTER SERVICE CODE</b>	*32#	
<b>ENTER ACTIVITY CODE</b>	13#	
<b>ENTER CUSTOMER NUMBER</b>	2238#	Company Number assigned to PERSI
<b>ENTER LOCATION NUMBER</b>	XXXXXX#	Assigned to you
<b>LOCATION NUMBER IS XXXXX</b>	*#	Verifies accuracy of your data; If incorrect, simply rekey
<b>ENTER SECURITY CODE</b>	XXXXXX	This is your 6 digit PIN number
<b>ENTER DATE</b>	MMDDYY#	This is the future effective date of the transaction. If you do not wish to future date this item, enter 0#.
<b>DATE IS MMDDYY</b>	*#	Verifies accuracy of your data; If incorrect, simply rekey
<b>ENTER AMOUNT</b>	\$\$\$\$\$#	Enter dollar amount of the payment including cents; There is no need to enter a decimal point
<b>AMOUNT IS \$\$\$\$\$</b>	*#	Verifies accuracy of your data; If incorrect, simply rekey
<b>ENTER MISC ENTRY 1</b>	MMDDYY#	This is the 6 digit Reporting Period End date. This field is mandatory.
<b>MISC ENTRY 1 IS MMDDYY</b>	*#	Verifies accuracy of your data; If incorrect, simply rekey
<b>VERIFICATION CODE IS XXXX</b>		The verification code is calculated by a formula involving the deposit amount. You can use this formula prior to reporting the deposit to ensure that the deposit amount is entered correctly. Example: \$4,131.00 deposit 1) sum the digits 4+1+3+1+0+0=9 2) count the number of digits and add to sum 413100=6 digits 9+6=15. 1 and 5 are the first two digits of the 4 digit verification code.
<b>ENTER ACTIVITY CODE</b>	*363# 6398#	<ul style="list-style-type: none"> <li>To end the call, enter *363#,</li> <li>To enter another location number, enter 6398#</li> </ul>
<b>THANK YOU FOR CALLING MELLON BANK</b>	Hang up	



**PERSI EASY PAY  
MASTERFILE PAYMENT SYSTEM (MPS) SETUP FORM**

**Location Maintenance (MP50)**

**Complete items highlighted in yellow only.**

☒ **Add**

(complete all)

☐ **Change**

(complete the information to be changed)

☐ **Delete**

(complete location # only)

☐ **Readd**

**Base Plan Location Number:**

(Leave blank – PERSI assigned)

**Choice Plan Location Number:**

(Leave blank – PERSI assigned)



Location Settlement Bank/Account #:

ENTER SETTLEMENT FOR CHOICE PLAN  
LOCATION ONLY

**Company Number:** (Leave blank – PERSI assigned)

**Location Name:**

(Maximum 30 characters)

**Transit Routing:**

**Account Number:**

**Transaction Code:**

☒ (CCDCK) Corporate Checking

**Output Type:**

☒ ACH

Entry PIN: ☒ (M) Mellon

**Max/Transaction:**

☐ (Y) Yes ☐ (N) No (Optional, Yes indicates if YOU choose to have a maximum dollar limit.)



**Maximum Dollar Amount:**

\$

(Required when Max/Transaction is Yes. If a transaction is reported that exceeds this amount, a message will be returned indicating the maximum amount has been exceeded for all input methods except CPU. The transaction can be forced for all input methods except CPU.)

**Location PIN Mailing Address (MP52) – Note: Maximum of 30 characters for Attention and Address Lines.**

**Attention:**

**Address:**

**City:**

**State:**

**Zip:**

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**Location PIN Contact Maintenance (MP56)**

**General Instructions:** This contact is authorized to assign and reset PINs. Enter the telephone number of the contact and enter the type of phone number under “T” as follows: W=work, H=home, B=beeper, E=emergency.

<input type="text"/>	<input type="text" value="G"/>	<input type="text" value="P"/>	<input type="text" value="O"/>	<input type="text" value="Pin Contact Name (Maximum 30 characters)"/>	<input type="text" value="Phone Number"/>	<input type="text" value="T"/>
<input type="text"/>	<input type="text" value="E"/>	<input type="text" value="I"/>	<input type="text" value="T"/>			
<input type="text" value="A/C/D"/>	<input type="text" value="N"/>	<input type="text" value="N"/>	<input type="text" value="H"/>			
<input type="text" value="A"/>	<input type="text"/>	<input checked="" type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

**Authorized by:**

**Phone:**

-

-

**Date:**

/

/

/